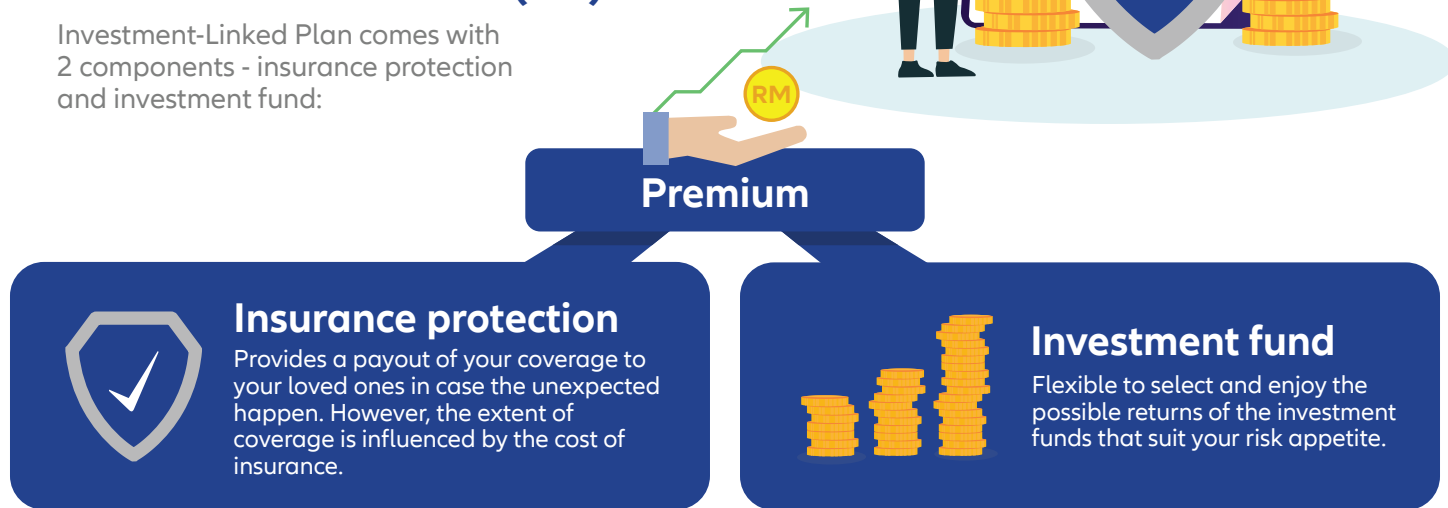


Get comprehensive protection via Investment-Linked Plan



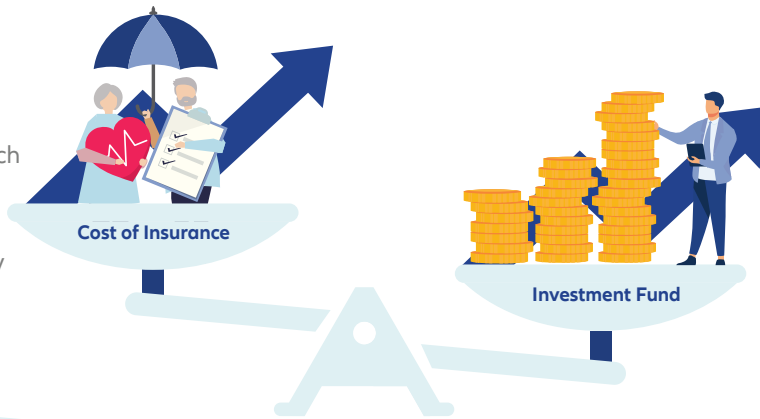
What is an Investment-Linked Plan (ILP)?

Investment-Linked Plan comes with 2 components - insurance protection and investment fund:



Gains from the investment fund helps you to pay the cost of insurance

The cost of insurance is deducted from the value from the account. It is determined by factors such as age, gender, medical history, occupation, and lifestyle. As you age, the cost of insurance typically increases.



The investment fund value is accumulated. The younger a person purchases a policy, the more funds accumulated.

The difference between Investment-Linked Plan vs traditional life insurance



Traditional life insurance


- Primary objective is to provide risk coverage and protection against unforeseen events
- No control over the investment



Investment-Linked Plan

- 2-in-1 life insurance policy that combines protection and investment. Part of the premiums will be invested in specific investment funds of your choice that suit your risk appetite.
- It helps account value grow and ride out market volatility
- Partial withdrawal of funds from investment account possible if needed


The benefits of Investment-Linked Plan



Flexibility in choosing and switching investment funds.



Accumulation of cash values over time.



Option to top up investments, make partial withdrawals, or take premium holidays*



Use of accumulated cash value to pay insurance costs.



Ability to adjust insurance coverage as needed.

*Partial withdrawal and premium holiday will impact on account value and potentially affect policy sustainability.

Get comprehensive protection through an Investment-Linked Plan

Investment-Linked Plan comes with high death and total and permanent disability (TPD) coverage.

Death

A lump sum payout that is paid to your beneficiaries if you pass away. It's a way to protect your loved ones, providing them with the financial support they may need when you are no longer with them.



Total and Permanent Disability Coverage (TPD)

A lump sum payout that is paid to you if you become totally and permanently disabled to help cover costs such as medical and rehabilitation treatments, employing a caregiver or ongoing household expenses.

You can attach riders for Investment-Linked Plan, i.e. medical, critical illness and accidental riders to suit your needs at different life stages and match your lifestyle.




Critical Illness

- Extensive coverage against critical illnesses from early to advanced stages
- Helps seek early treatment before a covered critical illness worsens



Medical

- Helps to cover medical cost
- Provide access to medical treatments for piece of mind



Accidental

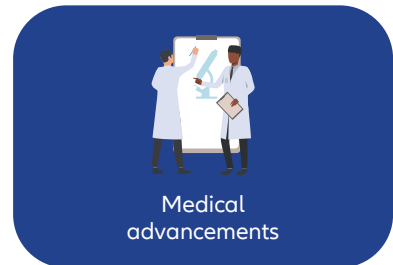
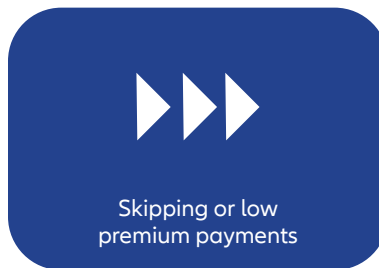
- Extra lump sum payout in the event of an accidental death
- Financial preparedness for loved ones to face the unexpected

Coverage term of an **Investment-Linked Plan**

The choices of expiry age ranges from 60 to 100 years old, depending on the entry age.



Do bear in mind that insurance coverage term changes due to some factors, such as:



So what you need to do is **review your policy regularly!**

- ✓ Review the sum assured coverage and benefits based on your life stages.
- ✓ Add or remove the attached riders based on your needs.